Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

1. (currently amended) A method for authorizing a transaction, the method comprising:

receiving a request at a wallet server, from a user, for payment authorization, said payment authorization directed to a financial institution;

prompting said user to physically interface a smartcard with a card reader system, wherein said smartcard comprises smartcard information including a digital certificate uniquely identifying said smartcard;

~~receiving a digital certificate, read by said card reader system, from said smartcard wherein said smartcard includes said digital certificate configured to uniquely identify said smartcard;~~

receiving~~, at a security server, said digital certificate~~ said smartcard information from a computer coupled to said card reader system;

authenticating said smartcard information;

~~authenticating, by said security server, that said smartcard was read by said card reader system;~~

sending a payment request to a point of sale gateway, wherein said point of sale gateway obtains authorization of said payment request from a payment authorization gateway;

receiving said authorization of said payment request ~~by said wallet server,~~ from said point of sale gateway ~~security server~~;

associating said authorization of said payment request ~~authentication data, by said wallet server,~~ with a form; and,

providing said form to a merchant server to facilitate the use of said form to obtain an authorization from said point of sale gateway ~~security server~~.

2. (canceled)

3. (previously presented) The method of Claim 1, wherein said request includes purchase information, charge information and smartcard identifying information.

4.   (previously presented) The method of Claim 1, wherein said wallet server is a digital wallet server.

5.   (previously presented) The method of Claim 1, wherein said card reader system is a smart card reader system.

Claims 6-38 (canceled).

39.   (currently amended) A wallet server for facilitating a transaction, said wallet server including:

an interface configured to receive an authorization request from a user, wherein said authorization request includes a ~~digital certificate~~ smartcard information from a smartcard, wherein said smartcard information includes a digital certificate ~~is configured to~~ uniquely ~~identify~~ identifying said smartcard;

a processor configured to receive and process said authorization request at said wallet server, and to obtain authentication data from a ~~security server~~ point of sale gateway based on authentication of said smartcard information by said wallet server ~~said digital certificate~~;

a module configured to associate said authentication data with a form; and,

a module configured to provide said form to a merchant server to facilitate the use of said form to obtain an authorization from said point of sale gateway ~~security server~~.

40.   (currently amended) A computer-readable storage medium containing a set of instructions for a general purpose computer, wherein said set of instructions include the steps of:

receiving a request at a wallet server, from a user, for payment authorization, said payment authorization directed to a financial institution;

prompting said user to physically interface a smartcard with a card reader system, wherein said smartcard comprises smartcard information including a digital certificate uniquely identifying said smartcard;

~~receiving a digital certificate, read by said card reader system, from said smartcard wherein said smartcard includes said digital certificate configured to uniquely identify said smartcard;~~

receiving, ~~at a security server, said digital certificate~~ said smartcard information from a computer coupled to said card reader system;

authenticating said smartcard information;

~~authenticating, by said security server, that said smartcard was read by said card reader system;~~

sending a payment request to a point of sale gateway, wherein said point of sale gateway obtains authorization of said payment request from a payment authorization gateway;

receiving said authorization of said payment request ~~by said wallet server,~~ from said point of sale gateway ~~security server~~;

associating said authorization of said payment request ~~authentication data, by said wallet server,~~ with a form; and,

providing said form to a merchant server to facilitate the use of said form to obtain an authorization from said point of sale gateway ~~security server~~.

Claims 41-43 (canceled).